

Current Borrower: Darren L. Underwood  
Client Loan Number: 2244160  
B&H File Number: 229014  
VA/FHA/PMI Number: 2830173728703  
Loan Type: FHA  
Property Address: 2897 Waverly, Horn Lake, MS 38680

## **SUBSTITUTION OF TRUSTEE**

WHEREAS, on June 26, 1998, Darren L. Underwood and wife, Christine M. Underwood, executed a deed of trust to Robert B. Robinson, Trustee for the benefit of First Trust Mortgage Company, which deed of trust is recorded in Deed of Trust Book 1012 at Page 0137 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

### **SEE ATTACHED EXHIBIT "A"**

WHEREAS, the aforesaid deed of trust was assigned to Countrywide Home Loans, Inc., by instrument dated June 26, 1998, and recorded in Book 1012 at Page 0487 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R2, by instrument dated September 28, 2005, and recorded in Book 2322 at Page 699 of the records of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R2, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute Cole D. Patton or Zachary A. Copp or James L. DeLoach, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, Countrywide Home Loans, Inc. as attorney-in-fact for BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R2, does hereby appoint and substitute Cole D. Patton or Zachary A. Copp or James L. DeLoach, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of Countrywide Home Loans, Inc. as attorney-in-fact for BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS 2005-R2, acting by and through its duly authorized officer, this the 16 day of May, 2006.

Countrywide Home Loans, Inc. as attorney-in-fact  
for BANK OF NEW YORK AS TRUSTEE FOR  
THE CERTIFICATEHOLDERS OF CWMBS 2005-  
R2

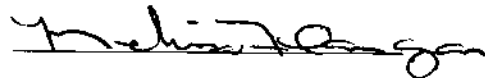
  
SELENA WANDT - VICE PRESIDENT

STATE OF in TEXAS )  
COUNTY OF COLLIN )

ACKNOWLEDGMENT

PERSONALLY appeared before me, the undersigned authority in and for the County and State of aforesaid, **SELENA WANDT - VICE PRESIDENT** known to me to be the \_\_\_\_\_, who acknowledged to and before me that he/she executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been the first duly authorized so to do.

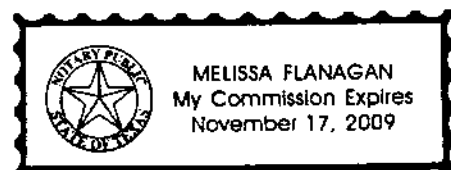
GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 16 day of May, 2006.



Notary Public

My Commission Expires:

THIS DOCUMENT PREPARED BY:  
Michele R. Riffel  
Butler & Hosch, P.A.  
13800 Montfort Drive, Suite 155  
Dallas, Texas 75240  
Telephone No. (972) 233-2500



B&H # 229014 / 409

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**EXHIBIT "A"**

LOT 90 SECTION E, KENTWOOD SUBDIVISION, IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 39, PAGE 49, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 2897 Waverly, Horn Lake, MS 38680